

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>20-16985</u>
Barbara A. Zacco-Varvaro,	Chapter:	<u>7</u>
Debtor.	Judge:	<u>JNP</u>

NOTICE OF PROPOSED ABANDONMENT

DOUGLAS S. STANGER, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clerk, U.S. Bankruptcy Court 401 Market Street Camden, NJ 08102
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If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny, Jr. on November 2, 2021 at 11:00 a.m. at the United States Bankruptcy Court, Courtroom no. 4C. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 401 Winslow Avenue, North Cape May, NJ 08204 \$131,000.00

Liens on property: Quicken Loans-\$144,000.00 Santander Consumer - \$22,323.00 SN Servicing Corp. - \$231,235.45

Amount of equity claimed as exempt: -0-

Objections must be served on, and requests for additional information directed to:

Name:	<u>Douglas S. Stanger, Chapter 7 Trustee</u>
Address:	<u>646 Ocean Heights Avenue, Suite 103, Linwood, NJ 08221</u>
Telephone No.:	<u>(609) 645-1881</u>

In re:
Barbara A. Zacco-Varvaro
Debtor

Case No. 20-16985-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 29, 2021

Form ID: pdf905

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2021:

Recip ID	Recipient Name and Address
db	+ Barbara A. Zacco-Varvaro, 401 Winslow Avenue, North Cape May, NJ 08204-3049
cr	+ SN Servicing Corporation as servicer for BCMB1 TRU, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
518848173	+ ADS/Comenity/Boscovs, PO Box 182120, Columbus, OH 43218-2120
518866971	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518918457	+ BCMB1 Trust, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518848175	+ Barclay Bank, PO Box 13337, Philadelphia, PA 19101-3337
518889912	+ Enerbank USA, 1245 East Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
518848180	+ Gatestone, 1000 North West Street, Wilmington, DE 19801-1050
518848181	+ Hayt Hayt and Landau, PO Box 500, Eatontown, NJ 07724-0500
518895587	+ Intercoastal Financial, LLC, 7954 Transit Rd. #144X, Williamsville, NY 14221-4117
518885057	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518848185	+ Rocket Loans, 1274 Library Street, Detroit, MI 48226-2256
519111052	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Taxation, PO Box 267, Trenton, NJ 08695
518848186	+ Santander Consumer, PO Box 660633, Dallas, TX 75266-0633
518862213	+ Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
518848192	+ Zenresolve, PO Box 4115, Concord, CA 94524-4115

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: pmarraffa@standingtrustee.com	Sep 29 2021 20:36:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 29 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 29 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518848176	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2021 20:45:16	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518848177	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2021 20:36:00	Comenity - Pier 1, PO Box 659450, San Antonio, TX 78265-9450
518848178	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2021 20:36:00	Comenity Capital Bank/JJill, PO Box 182120, Columbus, OH 43218-2120
518848179	+ Email/Text: bbagley@enerbankusa.com	Sep 29 2021 20:36:00	Enerbank USA, 1945 West Parnall Road, Jackson, MI 49201-8658

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518848182	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 29 2021 20:36:00	Internal Revenue Service, PO Box 37004, Hartford, CT 06176-7004
518848183	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2021 20:45:20	Paypal, PO Box 960006, Orlando, FL 32896-0006
518848184	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2021 20:36:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
518848187	Email/Text: bknotices@sns.com	Sep 29 2021 20:36:00	SN Servicing Corporation, for BCMB1 Trust, 323 5th Street, Eureka, CA 95501
518848188	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2021 20:45:16	Synch/Amazon, PO Box 965015, Orlando, FL 32896-5015
518912692	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2021 20:45:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518851654	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2021 20:45:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518848189	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2021 20:45:23	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
518848190	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2021 20:45:20	Synchrony Bank/TJX, PO Box 965015, Orlando, FL 32896-5015
518848191	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2021 20:45:20	Synchrony Bank/Walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518848174	##+	American Express, PO Box 360001, Ft Lauderdale, FL 33336-0001

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2021 at the address(es) listed below:

Name	Email Address
Brian S. Thomas	on behalf of Debtor Barbara A. Zacco-Varvaro brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

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Douglas S. Stanger

doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net

Douglas S. Stanger

on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com
diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for BCMB1 TRUST bankruptcy@friedmanvartolo.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9